



Knuckles Komosinski & Elliott LLP

565 Taxter Road, Suite 590 | Elmsford, New York 10523
Tel (914) 345-3020 | eFax (914) 992-9154 | www.kkelaw.com

Tony Padilla
(914) 345-3020, ext. 305
luisp@kkelaw.com

January 8, 2016

VIA ECF

Judge Elizabeth S. Stong
US Bankruptcy Court
Conrad B. Duberstein Courthouse
271-C Cadman Plaza East – Suite 1595
Brooklyn, NY 11201-1800

Re: In re: Frederick and Elizabeth J. Felix
Case No: 15-43025-ESS

Dear Judge Stong:

As you may recall, this office represents the interests of UMB Bank, National Association, not in its individual capacity but solely as legal title trustee of MART Legal Title Trust 2015-NPL, as serviced by Servis One, Inc. dba BSI Financial Services, as Attorney-in-Fact, a secured creditor, in the above-referenced matter.

Please allow this letter to serve as a Loss Mitigation status update.

Following the Loss Mitigation Status Conference held on November 16, 2015, our office notified Debtor's counsel that the updated Homeowner's Insurance (HOI) policy was still outstanding on December 4, 2015. On December 16, 2015, we issued a denial letter provided by our client due to an incomplete package.

On December 19, 2015, Debtor's counsel provided the updated HOI policy. Unfortunately, by the time this information was provided, a denial had already been issued as more than 30 days had passed from the initial request.

After discussions with our client, our client has informed us that they will reinstate the loss mitigation review, but the Debtors will need to provide the following documentation:

- 2 months most recent bank statements- account ending 4519
- 2 complete pay stubs from Elizabeth- Allen Health Care Services
- 2 complete pay stubs from Frederick- New York Lumber Co., Inc.
- Most recent utility bill

Upon receipt of the above items, our client will then reinstate the loss mitigation review.

Mark R. Knuckles
Richard F. Komosinski
Peter L. Elliott
Jordan J. Manfro**

Karen B. Olson*
Robert T. Yusko*
Michel Lee†
Stuart L. Kossar
John E. Brigandi*
Allison J. Marden
Sara A. Tilzer
Julie E. Iacobucci*
Kristina L. Mangino*
Adam P. Briskin
Heino J. Muller
Ashley L. Baelz*
Louis A. Levithan*
Brett M. Milchman
Justin P. Robinson

* ALSO ADMITTED IN NJ

** ALSO ADMITTED IN CT

† ALSO ADMITTED IN CT & NJ

New Jersey Office
50 Tice Boulevard, Suite 183
Woodcliff Lake, NJ 07677
Tel (201) 391-0370
eFax (201) 781-6744

Syracuse Office
126 N. Salina Street, Suite 320
Syracuse, NY 13202
Tel (315) 422-3030
Fax (315) 422-4554

If there are any questions or concerns, please do not hesitate to contact us.

Respectfully,
**Knuckles, Komosinski & Elliott,
LLP**

/s/ Allison J. Marden

Allison J. Marden, Esq.

Counsel for UMB Bank, National
Association, not in its individual
capacity but solely as legal title
trustee of MART Legal Title Trust
2015-NPL, as serviced by Servis
One, Inc. dba BSI Financial
Services, as Attorney-in-Fact

cc: Anthony J Perano, Esq. (via ECF)
Alan Nisselson, Esq. (via ECF)